## GOVERNMENT OF ANDHRA PRADESH **ABSTRACT**

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Kharif-2011 – Notification for Sweet Lime Crop in Nalgonda and YSR (Kadapa) Districts for implementation of the Scheme - Orders – Issued.

## AGRICULTURE & CO-OPERATION (FP.II.1) DEPARTMENT

G.O.Rt.No. 993

Dated: 02.09.2011. Read:

1. From the Commissioner & Director of Agriculture, A.P., Hyderabad, Letter No.Crop.Ins.(2) 242/2011, dated :22.08.2011.

-oOo-

### ORDER:

The following Notification shall be published in the A.P. State Gazette:

### NOTIFICATION

The Government of Andhra Pradesh hereby notify the Sweet Lime (Battai) Crop in Nalgonda and YSR (Kadapa) Districts for implementation of pilot Weather Based Crop Insurance Scheme (WBCIS) during Kharif 2011 in Andhra Pradesh. The main features / Operational Modalities of the scheme and Term Sheets vide Annexure I to XI in respect of Sweet Lime (Battai) crop are appended to this Order.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

V. NAGI REDDY PRINCIPAL SECRETARY TO GOVERNMENT

То

The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the A.P. Extraordinary Gazette and supply 10 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.

Copy to the Deputy General Manager AIC of India Limited, Hyderabad. Sf/Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

# Notification of Sweet Lime (Battai) Crop in Nalgonda and Kadapa Districts under Pilot Weather Based Crop Insurance Scheme during Kharif 2011 season.

### THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Rainfall, Temperature, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India vide their letter ref.no.13011/01/2008-credit II dated 10<sup>th</sup> March, 2011, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during the year 2011 for SWEET LIME (BATTAI) in NALGONDA and KADAPA Districts of Andhra Pradesh. This is in addition to Oilpalm plantations in West Godavari, Khammam districts, Groundnut crop in Kurnool, Anantapur, Y S R Kadapa, Chittoor districts, Cotton crop in Adilabad, Warangal, Khammam, Guntur districts and Red Chilly crop in Warangal, Khammam, Guntur districts notified by Govt. of Andhra Pradesh under WBCIS for the current year/ season.

#### 1. CROPS NOTIFIED:

**SWEET LIME (BATTAI)** which includes both irrigated and Un-irrigated in the selected mandals of **Nalgonda** and **Kadapa** districts for the year 2011.

#### 2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (**RUA**s) in the respective districts notified along with a list of corresponding **APSDMS** (Andhra Pradesh State Disaster Mitigation Society) owned and operated Reference Weather Stations (**RWS**) and Back up Weather Stations (**BWS**) is annexed (Annexure – **II & III**). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, **State Govt**. Mandal level Rainguage Stations/**IMD** Weather Stations will be considered for weather data updation.

#### 3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' weather data. To the extent feasible, such Reference Unit Area shall be restricted to Mandal for notified weather parameters.

#### 4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crop i.e., Sweet Lime (Battai) either Irrigated or Unirrigated in any of the mentioned Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

**Compulsory**: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crop in a Reference Unit Area.

**Voluntary**: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crop in a Reference Unit Area.

#### 5. PERILS COVERED:

Following are the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss and would be covered under the Scheme:

- 1. DEFICIT RAINFALL:
  - A. Rainfall Volume
  - B. Rainfall Distribution (Consecutive Dry Days)
- 2. EXCESS RAINFALL (Multiple Events)
- 3. HIGH RH ALONG WITH HIGH TEMPERATURE
- 4. LOW MINIMUM TEMPERATURE
  - **6. RISK PERIOD**: Risk period commences from 10<sup>th</sup> August, 2011 and continues upto 31<sup>st</sup> May, 2012. The table containing the coverage periods at phases are given here:

S.No	Name of the cover	Phase	Period: From to
		Rainfall Volume	10 <sup>th</sup> August, 2011 to 15 <sup>th</sup> September, 2011
1	Deficit Rainfall	Rainfall Distribution	11 <sup>th</sup> September, 2011 to 15 <sup>th</sup> October, 2011
		Phase I	1 <sup>st</sup> October, 2011 to 31 <sup>st</sup> December, 2011
		Phase II	1 <sup>st</sup> January, 2012 to 31 <sup>st</sup> March, 2012
2	Excess Rainfall (Multiple Events)	Phase III	1 <sup>st</sup> April, 2012 to 31 <sup>st</sup> May, 2012
	High RH along with	Phase I	16 <sup>th</sup> August, 2011 to 30 <sup>th</sup> September, 2011
3	High Temperature	Phase II	1 <sup>st</sup> October, 2011 to 31 <sup>st</sup> October, 2011
		Phase I	1 <sup>st</sup> December, 2011 to 31 <sup>st</sup> December, 2011
4	Low Minimum Temperature	Phase II	1 <sup>st</sup> January, 2012 to 31 <sup>st</sup> January, 2012

#### 7. RISK ACCEPTANCE PERIOD:

From the date of notification till 31st August, 2011

**8. SEASONALITY DISCIPLINE**: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

	<del></del>		
SL	ACTIVITY	For Loanee Farmers	For Non-loanee
No.			Farmers
1	Cut off date for risk coverage	Having availed the	Submission of
		Loan/Sanctioned Credit	Proposals on or before
		Limit – On or before	31 <sup>st</sup> August, 2011
		31 <sup>st</sup> August, 2011	5
2	Submission of Decl. by Nodal	On or before 30 <sup>th</sup>	On or before
	Banks to AIC of India Ltd.,	September, 2011	15 <sup>th</sup> September, 2011
3	Insurance Intermediaries/Micro	Insurance Agents to	On or before
	AIC of India Ltd.,	_	15 <sup>th</sup> September, 2011

#### 9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Agriculture/Horticulture, the Insurance Intermediaries, Micro Insurance Agents and Authorized Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of **5**% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities (Guidelines) to the Financial Institutions are annexed here (Annexure IX)

### 10. SUM INSURED (Stipulated):

**Rs.40,000/-** per hectare.

**Loanee Applicant Cultivator's**: 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectre.

**Non-Loanee Cultivators**: The Cultivators shall declare the `Area under cultivation' for Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.

## 11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is only **50**% of the total premium i.e.**4.95**% of Sum insured. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on **50:50** basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the premium in full including the subsidy component.

The premium (farmer's share) shall be remitted through Demand Draft favoring "AIC of India, A/c no.008010200023922 payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER HECTARE							
Name of the Crop	S.I per Hectare Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-	
Sweet Lime (Battai) in Nalgonda & Kadapa Districts	40,000	9.9%	3,960	1,980.00	990.00	990.00	

	TABLE SHOWING THE PREMIUM SHARING PER ACRE							
Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-		
Sweet Lime (Battai) in Nalgonda & Kadapa Districts	16,000	9.9%	1,584	792.00	396.00	396.00		

**12. COMPENSATION PAY-OUT**: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 17. Maximum payout will be limited to Sum Insured.

**TRIGGER WEATHER**: Trigger Weather is pre-defined and is being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Sweet Lime (Battai) crop in different mandals of Nalgonda and Kadapa districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure I & II)

13. **SUBMISSION & STORING OF WEATHER DATA**: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis.

**REFERENCE WEATHER STATION**: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the **annexures III & IV**) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

**BACK-UP WEATHER STATION**: It is a substitute Weather Station to be used in case the weather data from the specified Reference Weather Station for the current season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in said annexures.

#### 14. **PAY-OUT DISBURSEMENT**:

- (a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would automatically be computed by AIC on the basis of Actual Weather Data received and the Pay-out would automatically be credited to the Insured's Bank Account.

#### 15. **ADMINISTRATION OF THE SCHEME**:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

#### 16. PUBLICITY & AWARENESS:

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

#### 17. TERM SHEET:

The term sheets contain the details of triggers for Rainfall Volume, Rainfall Distribution, Excess Rainfall, High RH along with High Temperature and Low Minimum Temperature wherever applicable. The relevant term sheets are annexed here with (Annexure I & II).

#### 18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/personal statement/declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

#### Enclosures:

11. Annexure XI

 Annexure I -- Sweet Lime (Battai) Term Sheet for Nalgonda District 2. Annexure II -- Sweet Lime (Battai) Term Sheet for Y S R Kadapa District 3. Annexure III -- List of RUA/RWS/BWS in Nalgonda District -- List of RUA/RWS/BWS in Y.S.R Kadapa District 4. Annexure IV 5. Annexure V -- WBCIS Proposal Form -- WBCIS Declaration Form (Loanee) 6. Annexure VI -- WBCIS Declaration Form (Non-loanee) 7. Annexure VII -- WBCIS Declaration Form (Insurance Intermediary) 8. Annexure VIII -- WBCIS Guidelines for Bankers 9. Annexure IX 10. Annexure X -- Proforma of List of Cultivators for Loanee Farmers

-- Proforma of List of Cultivators for Non-loanee Farmers

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

#### TERM SHEET

Annexure I

31-May

District: Nalgonda Mandal: Anumula, Chandur, Kattangur, Nidamanoor, Tripuraram, Vemulapally State: AP

Crop: SWEET ORANGE Reference Weather Station: Unit: Hectare

#### DEFICIT RAINFALL

#### PHASE - I

		PERIOD	10-Aug	to	15-Sep
1A.		TRIGGER I (<)	200	mm	
		TRIGGER II (<)	80	mm	
	RAINFALL VOLUME	EXIT	0		
		RATE I (Rs./ mm)	15.00		
		RATE II (Rs./ mm)	77.50		
		Max. Payout (Rs.)	8000		

TOTAL PAYOUT (Rs.) 8000

	RAINFALL DISTRIBUTION	PERIOD	10-Aug	to	20-Sep
10	B. (Consecutive Dry Days)	TRIGGER DAYS (>=)	20	25	30
	(Consecutive Dry Days)	PAYOUT (Rs.)	3000	5000	9000

PERIOD

TOTAL PAYOUT (Rs.) 9000

Note: Rainfall of less the 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

PHASE - I PHASE - II PHASE - III PERIOD 1-Jan 31-Mar Consecutive Two day's RF EXCESS RAINFALL (Multiple TRIGGER (>) mm mm mm events) EXIT (mm) 150 mm 130 mm 150 mm Payout (Rs. / mm) 15.00 20.00 35.00 Max. Payout 1500 3500 2000

> TOTAL PAYOUT (Rs.) 7000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

#### 3. High RH along with High Temperature

	···uoo			riiase i				
16-Aug	to	30-Sep	1-Oct	to	31-Oct			
No. of Consecutive days with High RH and High								
Tempera	Temperature							
70%			70%					

		Temperature	
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000

TOTAL PAYOUT (Rs.) 10000

			<u>Phase</u>	<u> </u>		Phase I	<u> </u>	
	PERIOD	1-Dec	to	31-Dec	1-Jan	to	31-Jan	
	EVENT DEFINITION	Commu	Commulative daily downward deviation of					
		Minimum temperature from trigger						
Low Minimum Temperature	Trigger Temperature <sup>o</sup> C	14.0			13.5			
	Strike	10			10			
	EXIT	30			30			
	Payout ( Rs./ ° C):	150.00			150.00			
	MAXIMUM PAYOUT(Rs.)	3000			3000			

TOTAL PAYOUT (Rs.) 6000

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: AP	District: Nalgonda	Mandal: Chinthapally, Chityala, Kangal, Munugodu, P.A. Pally, Peddavoora

Crop:	SWEET ORANGE	Reference Weather Station:	Unit:	Hectare

#### DEFICIT RAINFALL

#### PHASE - I

		PERIOD	10-Aug	to	15-Sep
1A.		TRIGGER I (<)	170	mm	
		TRIGGER II (<)	60	mm	
	RAINFALL VOLUME	EXIT	0		
		RATE I (Rs./ mm)	15.00		
		RATE II (Rs./ mm)	105.83		
		Max. Payout (Rs.)	8000		

TOTAL PAYOUT (Rs.) 8000

PERIOD RAINFALL DISTRIBUTION TRIGGER DAYS (>=) (Consecutive Dry Days) PAYOUT (Rs.)

> TOTAL PAYOUT (Rs.) 9000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

PHASE - II PHASE - III PHASE - III

PHASE - III

2 EXCESS RAINFALL (Multiple events)

PERIOD	1-Oct	to	31-Dec
Consecutive Two day's RF			
RIGGER (>)	40	mm	
EXIT (mm)	140	mm	
Payout (Rs. / mm)	15.00		
/lax. Payout	1500		

	PHASE	- 11		PHASE - I	II
1-Jan	to	31-Mar	1-Apr	to	31-May
30	mm		50	mm	
130	mm		150	mm	
20.00			35.00		
2000			3500		

TOTAL PAYOUT (Rs.) 7000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

#### 3. High RH along with High Temperature

Phase I	Phase I

	PERIOD	16-Aug to 30-Sep	1-Oct to 31-Oct			
	Index	No. of Consecutive days with High RH and High				
High RH:	Averagre RH for a day >	70%	70%			
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C			
Nature Of cover:	TRIGGER	3	3			
	EXIT	8	8			
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00			
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000			

TOTAL PAYOUT (Rs.) 10000

		Phase I Ph			Phase i	<u> </u>	
	PERIOD	1-Dec	to	31-Dec	1-Jan	to	31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of					
		Minimum temperature from trigger					
Low Minimum Temperature	Trigger Temperature <sup>0</sup> C	14.0			13.5		
Low Milling Temperature	Strike	10			10		
	EXIT	30			30		
	Payout ( Rs./ ° C):	150.00			150.00		
	MAXIMUM PAYOUT(Rs.)	3000			3000		

TOTAL PAYOUT (Rs.) 6000

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,000 shall not be paid. Note: Franchise of

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

District: Nalgonda

Annexure I. Contd....

Crop:	SWEET ORANGE	Reference Weather Station:	Unit:	Hectai	re
			*	•	

#### 1 DEFICIT RAINFALL

RAINFALL VOLUME

State: AP

1A.

PHASE - I

10-Aug to 15-Sep

200 mm

80 mm

0

TOTAL PAYOUT (Rs.) 8000

 1 B.
 RAINFALL DISTRIBUTION (Consecutive Dry Days)
 PERIOD | 10-Aug | to | 20-Se| | 20 | 25 | 30 | | 20 | 25 | 30 | | 20 | 25 | 30 | | 20 | 25 | 30 | | 20 | 25 | 30 | | 20 | 20 | | 20 | 25 | 30 | | 20 | 20 | | 20 | 20 | 20 | | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20

TOTAL PAYOUT (Rs.) 9000

Note: Rainfall of less the 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

77.50

8000

PERIOD

RATE I (Rs./ mm)
RATE II (Rs./ mm)

TRIGGER I (<)

TRIGGER II (<)

Max. Payout (Rs.)

	PHASE	- 11		PHASE -	II
1-Jan	to	31-Mar	1-Apr	to	31-May
30	mm		50	mm	
130	mm		150	mm	
20.00			35.00		
2000			3500		

Mandal: Devarakonda, Voligonda, Shaligawraram

TOTAL PAYOUT (Rs.) 7000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Dhaco I

#### 3. High RH along with High Temperature

4.

		Filasei			Filase II		
	PERIOD	16-Aug	to 30-Sep	1-Oct	to	31-Oct	
	Index	No. of Cor	nsecutive day	s with Higl	n RH and	l High	
High RH:	Averagre RH for a day >	70%		70%			
High Temperature:	and Max temp (in <sup>0</sup> C) >	33.5	°C	33	°С		
Nature Of cover:	TRIGGER	3		3			
	EXIT	8		8			
	PAYOUT(Rs./Pest Cong. Day)	1000.00		1000.00			
multiple Event	MAXIMUM PAYOUT(Rs.)	5000		5000			

TOTAL PAYOUT (Rs.) 10000

		Phase I Phase II					
	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan				
Low Minimum Temperature	EVENT DEFINITION	Commulative daily downward deviation of					
		Minimum temperature from trigger					
	Trigger Temperature <sup>0</sup> C	14.0	13.5				
Low Millimum Temperature	Strike	10	10				
	EXIT	30	30				
	Payout ( Rs./ ° C):	150.00	150.00				
	MAXIMUM PAYOUT(Rs.)	3000	3000				

TOTAL PAYOUT (Rs.) 6000

TOTAL SUM INSURED (Rs.) 40000

GROSS PREMIUM (Rs.) 3960

STATE GOVT'S SHARE (Rs.) 990

CENTRAL GOVT'S SHARE (Rs.) 990

FARMER'S PREM. SHARE (Rs.) 1980

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011) TERM SHEET

State: AP District: Nalgonda Mandal: Chowtuppal, Ramannapet Annexure I. Contd....

Crop: SWEET ORANGE Reference Weather Station: Unit: Hectare

#### DEFICIT RAINFALL

1

PHASE - I

		PERIOD	10-Aug	to	15-Sep
IA. F		TRIGGER I (<)	150	mm	
		TRIGGER II (<)	60	mm	
	RAINFALL VOLUME	EXIT	0		
		RATE I (Rs./ mm)	15.00		
		RATE II (Rs./ mm)	110.83		
		Max. Payout (Rs.)	8000		

TOTAL PAYOUT (Rs.) 8000

PERIOD RAINFALL DISTRIBUTION 1 B TRIGGER DAYS (>=) (Consecutive Dry Days) PAYOUT (Rs.)

> TOTAL PAYOUT (Rs.) 9000

mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout. Note: Rainfall of less tha 2.5

PHÁSE - I PERIOD 31-Dec to Consecutive Two day's RF TRIGGER (>) EXCESS RAINFALL (Multiple mm events) EXIT (mm) mm Payout (Rs. / mm) 15.00 Max. Payout 1500

PHASE - II PHASE - III 1-Jan to 1-Apr mm mm mm mm 35.00 20.00 2000 3500

TOTAL PAYOUT (Rs.) 7000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

#### 3. High RH along with High Temperature

Phase I	Phase II

	PERIOD	16-Aug to 30-Sep	1-Oct to 31-Oct
	Index	No. of Consecutive days	with High RH and High
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000

TOTAL PAYOUT (Rs.) 10000

PERIOD 4. **EVENT DEFINITION** 

**Low Minimum Temperature** 

	Phase			Phase	II		
1-Dec to 31-Dec			1-Jan	to	31-Jan		
Commulative daily downward deviation of							
Minimum temperature from trigger							
14.0			13.5				
10			10				
30		30					
150.00			150.00				

3000

TOTAL PAYOUT (Rs.) 6000

Trigger Temperature <sup>0</sup>C

MAXIMUM PAYOUT(Rs.)

Strike EXIT Payout ( Rs./ ° C):

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

3000

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

District: Nalgonda

Annexure I. Contd....

Crop: SWEET ORANGE	Reference Weather Station:	Unit:	Hectare

Mandal:

#### 1 DEFICIT RAINFALL

State: AP

PHASE - I

					•
		PERIOD	10-Aug	to	15-Sep
		TRIGGER I (<)	160	mm	
		TRIGGER II (<)	60	mm	
1A.	RAINFALL VOLUME	EXIT	0		
		RATE I (Rs./ mm)	15.00		
		RATE II (Rs./ mm)	108.33		
		Max. Payout (Rs.)	8000		

TOTAL PAYOUT (Rs.) 8000

PERIOD RAINFALL DISTRIBUTION 1 B TRIGGER DAYS (>=) (Consecutive Dry Days) PAYOUT (Rs.)

> TOTAL PAYOUT (Rs.) 9000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

PHASE - I PERIOD to 31-Dec Consecutive Two day's RF TRIGGER (>) EXCESS RAINFALL (Multiple mm events) EXIT (mm) mm Payout (Rs. / mm) 15.00 Max. Payout 1500

	PHASE	- II	PHASE - III				
1-Jan	to	31-Mar	1-Apr	to	31-May		
30	mm		40	mm			
130	mm		140	mm			
20.00			35.00				
2000			3500				

Gurrampodu, Thipparthy

TOTAL PAYOUT (Rs.) 7000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

#### 3. High RH along with High Temperature

4.

Phase I	Phase II

Phase II

		Phase i	Phase II
	PERIOD	16-Aug to 30-Sep	1-Oct to 31-Oct
	Index	No. of Consecutive days	with High RH and High
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000
	PAYOUT(Rs./Pest Cong. Day)		

TOTAL PAYOUT (Rs.) 10000

Phase I

111			•	-	i iiase i	•
	PERIOD	1-Dec to	31-Dec	1-Jan	to	31-Jan
	EVENT DEFINITION	Commulative	daily dow	nward de	eviation	of
		Minimum temperature from trigger				
Low Minimum Temperature	Trigger Temperature <sup>0</sup> C	14.0		13.5		
Low Millimani Temperature	Strike	10		10		
	EXIT	30		30		
	Payout ( Rs./ ° C):	150.00		150.00		
	MAXIMUM PAYOUT(Rs.)	3000		3000		

TOTAL PAYOUT (Rs.) 6000

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

District: Nalgonda

Annexure I. Contd....

Crop:	SWEET ORANGE	Reference Weather Station:	Unit:	Hectare

#### DEFICIT RAINFALL

State: AP

PHASE - I

		PERIOD	10-Aug	to	15-Sep
	RAINFALL VOLUME	TRIGGER I (<)	180	mm	
		TRIGGER II (<)	80	mm	
1A.		EXIT	0		
		RATE I (Rs./ mm)	15.00		
		RATE II (Rs./ mm)	81.25		
		Max. Payout (Rs.)	8000		

TOTAL PAYOUT (Rs.) 8000

PERIOD RAINFALL DISTRIBUTION 1 B TRIGGER DAYS (>=) (Consecutive Dry Days) PAYOUT (Rs.)

> TOTAL PAYOUT (Rs.) 9000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

PHÁSE - I PERIOD 31-Dec to Consecutive Two day's RF TRIGGER (>) EXCESS RAINFALL (Multiple mm events) EXIT (mm) mm Payout (Rs. / mm) 15.00 Max. Payout 1500

PERIOD

	PHASE	<u>- II</u>		PHASE - I	<u> </u>
1-Jan	to	31-Mar	1-Apr	to	31-May
30	mm		40	mm	
130	mm		140	mm	
20.00			35.00		
2000			3500		

Mandal: Nampally, NarketPally

TOTAL PAYOUT (Rs.) 7000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

#### 3. High RH along with High Temperature

4.

	Hase			FIIASE	
6-Aug	to	30-Sep	1-Oct	to	31-Oct
o. of Consecutive days with High RH and High					
70%			70%		

	Index	No. of Consecutive days	with High RH and High
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000

TOTAL PAYOUT (Rs.) 10000

> Phase I Phase II

						•
	PERIOD	1-Dec to	31-Dec	1-Jan	to	31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of				
		Minimum temp	erature f	rom trig	ger	
	Trigger Temperature <sup>0</sup> C	14.0		13.5		
Low Millimum Temperature	Strike	10		10		
	EXIT	30		30 150.00		
	Payout ( Rs./ ° C):	150.00				
	MAXIMUM PAYOUT(Rs.)	3000		3000		

TOTAL PAYOUT (Rs.) 6000

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011) TERM SHEET

									cure I. Contd
State	: AP	District:	Nalgonda	Mandal: I	Nalgonda, Naray	anpur, M	arriguda		
rop	SWEET ORANGE	Reference Weather Station:		Unit:			Hectare	9	
DEFI	CIT RAINFALL		DUACE						
		PERIOD	PHASE - I 10-Aug to 15-Sep						
		TRIGGER I (<)	140 mm						
		TRIGGER II (<)	50 mm						
1A.	RAINFALL VOLUME	EXIT	0						
		RATE I (Rs./ mm)	15.00						
		RATE II (Rs./ mm)	133.00 8000						
		Max. Payout (Rs.)	0000						
		TOTAL PAYOUT (Rs.)	8000						
		PERIOD	10 Aug. to	20 Con					
1 B.	RAINFALL DISTRIBUTION	TRIGGER DAYS (>=)	10-Aug to 27	20-Sep 32					
	(Consecutive Dry Days)	PAYOUT (Rs.)	3000 5000	9000					
		TOTAL PAYOUT (Rs.)	9000						
	Note: Rainfall of less tha 2.5	mm in a day shall not be consider	ed as a rainy day and mu	Itiple events	s shall be conside	red for the	e final pavo	out.	
			PHASE - I	PI	HASE - II		PHASE -	· III	•
		PERIOD Consecutive Two day's BE	1-Oct to 31-Dec	1-Jan	to 31-Mar	1-Apr	to	31-May	
EXC	ESS RAINFALL (Multiple	Consecutive Two day's RF TRIGGER (>)	50 mm	30 r	mm	40	mm		
even	` .	EXIT (mm)	150 mm		mm	140	mm		
	,	Payout (Rs. / mm)	15.00	20.00		35.00			
		Max. Payout	1500	2000		3500			
		max. r ayout		2000					
				2000					ļ.
be co	ounted only if there is a break (in	TOTAL PAYOUT (Rs.) than two days(with indexed RF or dexed RF less than trigger) .	7000		cutive days with		rainfall wo	ould be cons	sidered. Next event
be co		TOTAL PAYOUT (Rs.) than two days(with indexed RF or dexed RF less than trigger) .	7000		cutive days with		rainfall wo	ould be cons	sidered. Next event
be co	ounted only if there is a break (in	TOTAL PAYOUT (Rs.) than two days(with indexed RF or dexed RF less than trigger) .	7000 ver trigger) , the sum of Phase I	two conse	Phase II		ainfall wo	ould be cons	sidered. Next event
be co	ounted only if there is a break (in	TOTAL PAYOUT (Rs.) than two days(with indexed RF or dexed RF less than trigger) .	7000   ver trigger) , the sum of   Phase I     16-Aug to 30-Sep	two consec	Phase II to 31-Oct		rainfall wo	ould be cons	sidered. Next event
be co	ounted only if there is a break (in	than two days(with indexed RF or dexed RF less than trigger) .	Phase I  16-Aug to 30-Sep No. of Consecutive days	two conservatives for the first two conservations from the first twindow conservations from the first two conservations from the fir	Phase II to 31-Oct		rainfall wo	ould be cons	sidered. Next event
be co	ounted only if there is a break (in RH along with High Temperatur	TOTAL PAYOUT (Rs.)  than two days(with indexed RF or dexed RF less than trigger) .	7000   ver trigger) , the sum of   Phase I     16-Aug to 30-Sep	F 1-Oct with High F 70%	Phase II to 31-Oct		rainfall wo	ould be cons	sidered. Next event
be co	ounted only if there is a break (in RH along with High Temperatur	than two days(with indexed RF or dexed RF less than trigger) .  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER	Phase I  16-Aug to 30-Sep No. of Consecutive days 70%	F 1-Oct with High F 70%	Phase II to 31-Oct RH and High		ainfall wo	ould be cons	sidered. Next event
be co	cunted only if there is a break (in RH along with High Temperature High RH High Temperature High RH High Temperature	than two days(with indexed RF or dexed RF less than trigger)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3	F 1-Oct with High F 70% 33 8	Phase II to 31-Oct RH and High		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperatur  High RH  High Temperature  Nature Of cover:	than two days(with indexed RF or dexed RF less than trigger) .   PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8 1000.00	T-Oct with High F 70% 33 6 8 1000.00	Phase II to 31-Oct RH and High		rainfall wo	ould be cons	sidered. Next event
be co	cunted only if there is a break (in RH along with High Temperature High RH High Temperature High RH High Temperature	than two days(with indexed RF or dexed RF less than trigger)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3	F 1-Oct with High F 70% 33 8	Phase II to 31-Oct RH and High		ainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperatur  High RH  High Temperature  Nature Of cover:	than two days(with indexed RF or dexed RF less than trigger) .   PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8 1000.00	T-Oct with High F 70% 33 6 8 1000.00	Phase II to 31-Oct RH and High		ainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperatur  High RH  High Temperature  Nature Of cover:	than two days(with indexed RF or dexed RF less than trigger) .  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	7000	T-Oct with High F 70% 33 6 8 1000.00 5000	Phase II to 31-Oct RH and High		ainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperatur  High RH  High Temperature  Nature Of cover:	than two days(with indexed RF or dexed RF less than trigger) .  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	7000	T-Oct with High F 70% 33 6 8 1000.00 5000	Phase II to 31-Oct RH and High		ainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperatur  High RH  High Temperature  Nature Of cover:	than two days(with indexed RF or dexed RF less than trigger) .   PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)		1-Oct with High F 70% 33 6 8 1000.00 5000	Phase II to 31-Oct RH and High CC Phase II to 31-Jan		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperatur  High RH  High Temperature  Nature Of cover:	than two days(with indexed RF or dexed RF less than trigger).  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION	7000   Phase	two consective consect	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger).  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXTERMINED TRIG	T000   Phase	two consective consective for the first form trigg 13.5	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperatur  High RH  High Temperature  Nature Of cover:	than two days(with indexed RF or dexed RF less than trigger) .   PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike	T000   Phase	T-Oct	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger) .  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT	Tooo   Phase	F 1-Oct with High F 70% 33 c 3 8 1000.00 5000 F 1-Jan wward dev from triggs 13.5 10 10 30 30 10 30	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger).  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout (Rs./ °C):	7000	Tools 100,000 1150,00	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger) .  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT	Tooo   Phase	F 1-Oct with High F 70% 33 c 3 8 1000.00 5000 F 1-Jan wward dev from triggs 13.5 10 10 30 30 10 30	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		ainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger).  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout (Rs./ °C):	7000	Tools 100,000 1150,00	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		ainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger).  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout (Rs./ °C): MAXIMUM PAYOUT(Rs.)	7000	Tools 100,000 1150,00	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		ainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger).  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout (Rs./ °C): MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)	7000	Tools 100,000 1150,00	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger).  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout ( Rs./ ° C): MAXIMUM PAYOUT(Rs.)  TOTAL SUM INSURED (Rs.)  TOTAL SUM INSURED (Rs.) GROSS PREMIUM (Rs.)	T0000   Phase	Tools 100,000 1150,00	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger).  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs./ ° C): MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)	T000   Phase	Tools 100,000 1150,00	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		rainfall wo	ould be cons	sidered. Next event
be co	RH along with High Temperature  High RH  High Temperature  Nature Of cover:  multiple Event	than two days(with indexed RF or dexed RF less than trigger).  PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout ( Rs./ ° C): MAXIMUM PAYOUT(Rs.)  TOTAL SUM INSURED (Rs.)  TOTAL SUM INSURED (Rs.) GROSS PREMIUM (Rs.)	T000   Phase	Tools 100,000 1150,00	Phase II to 31-Oct RH and High CC Phase II to 31-Jan viation of		rainfall wo	ould be cons	sidered. Next event

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Mandal: Nakerakal, Kethapally State: AP District: Nalgonda

Crop: SWEET ORANGE Reference Weather Station: Unit: Hectare

#### 1 DEFICIT RAINFALL

PHASE - I

		PERIOD	10-Aug	to	15-Sep
		TRIGGER I (<)	220	mm	
		TRIGGER II (<)	80	mm	
1A.	RAINFALL VOLUME	EXIT	0		
		RATE I (Rs./ mm)	15.00		
		RATE II (Rs./ mm)	73.75		
		Max. Payout (Rs.)	8000		

TOTAL PAYOUT (Rs.) 8000

PERIOD RAINFALL DISTRIBUTION 1 B TRIGGER DAYS (>=) (Consecutive Dry Days) PAYOUT (Rs.)

> TOTAL PAYOUT (Rs.) 9000

Note: Rainfall of less the 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

PHÁSE - I PERIOD 31-Dec to Consecutive Two day's RF TRIGGER (>) EXCESS RAINFALL (Multiple mm events) EXIT (mm) mm Payout (Rs. / mm) 15.00 Max. Payout 1500

PHASE - II PHASE - III 1-Jan to 1-Apr mm mm mm mm 35.00 20.00 2000 3500

Annexure I. Contd....

TOTAL PAYOUT (Rs.) 7000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

#### 3. High RH along with High Temperature

Phase I	Phase II

		Phase i	Phase II
	PERIOD	16-Aug to 30-Sep	1-Oct to 31-Oct
	Index	No. of Consecutive days	with High RH and High
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000
	PAYOUT(Rs./Pest Cong. Day)		

TOTAL PAYOUT (Rs.) 10000

4.

			riiase	<u> </u>		Phase i	<u> </u>
	PERIOD	1-Dec	to	31-Dec	1-Jan	to	31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of					
		Minimur	n tem	perature f	rom trig	ger	
Low Minimum Temperature	Trigger Temperature <sup>0</sup> C	14.0			13.5		
Low Milling Temperature	Strike	10			10		
	EXIT	30			30		
	Payout ( Rs./ ° C):	150.00			150.00		
	MAXIMUM PAYOUT(Rs.)	3000			3000		

TOTAL PAYOUT (Rs.) 6000

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

## Agriculture Insurance Company of India Limited WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

			WEATHER BASI	TE	RM SHEET	JOHEWIE !	KHAKIF 2011)			
										Annexure II
	State:	AP	District:	Cuddapah		Mandal:	Kamalapuram, K Vempalli, Yerrag		ım,Mylavaram, Siı	imhadripuram, V N Palli,
	Crop:	SWEET ORANGE	Reference Weather Station:			Unit:			Hectare	
	стор.	SWEET CHANGE	Reference Weather Station.			Oint.			riectare	
1	DEFIC	IT RAINFALL	1							
•			1	PHA	SE - I					
			PERIOD		to 15-Sep					
			TRIGGER I (<)		nm					
			TRIGGER II (<)	40 r	nm					
	1A.	RAINFALL VOLUME	EXIT	0						
			RATE I (Rs./ mm) RATE II (Rs./ mm)	25.00 162.50						
				8000						
			TOTAL PAYOUT (Rs.)	8000						
		DAINEALL DICTRIBUTION	PERIOD	10-Aug	to	20-Sep	1			
	1 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	TRIGGER DAYS (>=)	25	30	35				
		(Consecutive Dry Days)	PAYOUT (Rs.)	3000	5000	9000				
			TOTAL PAYOUT (Rs.)	9000						
		Note: Rainfall of less tha 2.5	mm in a day shall not be considered					ed for the		
2			PERIOD		to 31-Dec	1-Jan	to 31-Mar	1-Apr	to 31-	-May
-			Consecutive Two day's RF	1-000	to ST-Dec	1-5411	to 31-Mai	1-Арі	10 31-	way
	EXCE	SS RAINFALL (Multiple	TRIGGER (>)	70 r	nm	30	mm	40	mm	
	events	5)	EXIT (mm)		nm	130	mm	140	mm	
			Payout (Rs. / mm)	15.00		20.00		35.00		
			Max. Payout	1500		2000		3500		
			TOTAL PAYOUT (Rs.)	7000						
			han two days(with indexed RF ove	er trigger) ,	the sum of t	wo conse	cutive days with h	nighest ra	infall would be co	onsidered. Next event would be
		ed only if there is a break (index								
3.	High F	RH along with High Temperature								
				Ph	ase I		Phase II			
			PERIOD		to 30-Sep		to 31-Oct			
					secutive days	with High	RH and High			
		High PH	Index Averagre RH for a day >	Temperatu 70%	re	70%				
			and Max temp (in °C) >	35.5 °C	?	35.0	°C			
		Nature Of cover:	TRIGGER	3		3				
			EXIT	8		8				
		multiple Event	PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	1000.00 5000		1000.00 5000				
		a.ap.o Etolit		3000		3000				
			TOTAL PAYOUT (Rs.)	10000						
				Ph	ase I		Phase II			
4.			PERIOD		to 31-Dec		to 31-Jan			
			EVENT DEFINITION		ive daily dow					
					emperature 1		ger			
		Low Minimum Temperature	Trigger Temperature <sup>o</sup> C Strike	15.5 10		15.0 10				
			EXIT	30		30				
			Payout ( Rs./ ° C):	150.00		150.00				
			MAXIMUM PAYOUT(Rs.)	3000		3000				
			TOTAL PAYOUT (Rs.)	6000						
				40000						
				3960 990						
			CENTRAL GOVT'S SHARE (Rs.)							
			FARMER'S PREM. SHARE (Rs.)	1980						
		Note: Franchise of 5.00%	of the sum insured shall be apllicab	le, i.e., total	claims of less	s than Rs.	2,000 shall not	be paid.		

# Agriculture Insurance Company of India Limited WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011) TERM SHEET

				TERM SHEET			
						Annexure I	I. Contd
	State:	AP	District:	Cuddapah	Mandal: Jammlamadugu,	Chakrayapet	
	Crop:	SWEET ORANGE	Reference Weather Station:	1	Unit:	Hectare	
	Стор.	SWEET ORANGE	Reference Weather Station.		Onit:	nectare	
1	DEFIC	IT RAINFALL	1				
•			1	PHASE - I			
			PERIOD	10-Aug to 15-Sep			
			TRIGGER I (<)	100 mm			
			TRIGGER II (<)	40 mm			
	1A.	RAINFALL VOLUME	EXIT	0			
			RATE I (Rs./ mm)	25.00			
			RATE II (Rs./ mm)	162.50			
			Max. Payout (Rs.)	8000			
			TOTAL PAYOUT (Rs.)	8000			
		RAINFALL DISTRIBUTION	PERIOD	10-Aug to	20-Sep		
	1 B.	(Consecutive Dry Days)	TRIGGER DAYS (>=)	25 30	35		
		(	PAYOUT (Rs.)	3000 5000	9000		
				I			
			TOTAL PAYOUT (Rs.)	9000			
		Note: Rainfall of less tha 2.5	mm in a day shall not be considered				
2			PERIOD	PHASE - I	PHASE - II	PHASE - III	
2				1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May	
	EVCE	SS RAINFALL (Multiple	Consecutive Two day's RF	70	40 mm	60	
			TRIGGER (>)	70 mm		60 mm	
	events	5)	EXIT (mm)	170 mm 15.00	140 mm 20.00	160 mm	
			Payout (Rs. / mm) Max. Payout	1500	2000	35.00 3500	
			IWAX. Fayout	1300	2000	3300	
			TOTAL PAYOUT (Rs.)	7000			
			TOTAL PATOOT (RS.)	7000			
	Note:	In a continuous shall of more t	han two days/with indexed DE av				
					wo consecutive days with I	nighest rainfall would be considered	Next event would be
				er trigger) , the sum of t	wo consecutive days with I	nighest rainfall would be considered	. Next event would be
		ed only if there is a break (index		er trigger) , the sum of t	wo consecutive days with I	nighest rainfall would be considered	. Next event would be
3.	count	ed only if there is a break (index		er trigger) , the sum of t	wo consecutive days with I	nighest rainfall would be considered	. Next event would be
3.	count			er trigger) , the sum of t	wo consecutive days with I	nighest rainfall would be considered	. Next event would be
3.	count	ed only if there is a break (index	ed RF less than trigger) .	Phase I	Phase II	nighest rainfall would be considered	. Next event would be
3.	count	ed only if there is a break (index		Phase I	Phase II  1-Oct to 31-Oct	nighest rainfall would be considered	Next event would be
3.	count	ed only if there is a break (index	ed RF less than trigger) .	Phase I  16-Aug to 30-Sep No. of Consecutive days	Phase II  1-Oct to 31-Oct	nighest rainfall would be considered	. Next event would be
3.	count	ed only if there is a break (index	ed RF less than trigger) .  PERIOD	Phase I  16-Aug to 30-Sep No. of Consecutive days 70%	Phase II  1-Oct to 31-Oct	nighest rainfall would be considered	. Next event would be
3.	count	ed only if there is a break (index RH along with High Temperature	ed RF less than trigger) .  PERIOD Index	Phase I  16-Aug to 30-Sep No. of Consecutive days	Phase II  1-Oct to 31-Oct with High RH and High	nighest rainfall would be considered	. Next event would be
3.	count	ed only if there is a break (index RH along with High Temperature High RH:	PERIOD Index Averagre RH for a day	Phase I  16-Aug to 30-Sep No. of Consecutive days 70%	Phase II 1-Oct to 31-Oct with High RH and High 70%	nighest rainfall would be considered	. Next event would be
3.	count	ed only if there is a break (index RH along with High Temperature High RH: High Temperature:	PERIOD Index Averagre RH for a day > and Max temp (in °C) >	Phase I  16-Aug to 30-Sep No. of Consecutive days 70%	Phase II 1-Oct to 31-Oct with High RH and High 70%	nighest rainfall would be considered	Next event would be
3.	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature: Nature Of cover:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	Phase I  16-Aug to 30-Sep  No. of Consecutive days  70%  35.5 °C  3  8  1000.00	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3  8  1000.00	nighest rainfall would be considered	Next event would be
3.	High F	ed only if there is a break (index RH along with High Temperature High RH: High Temperature:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT	Phase I 16-Aug to 30-Sep. No. of Consecutive days 70% 35.5 °C 3	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3  8	nighest rainfall would be considered	. Next event would be
3.	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature:  Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	Phase I 16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3  8  1000.00	nighest rainfall would be considered	Next event would be
3.	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature:  Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	Phase I  16-Aug to 30-Sep  No. of Consecutive days  70%  35.5 °C  3  8  1000.00	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3  8  1000.00	nighest rainfall would be considered	Next event would be
3.	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature:  Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3  8  1000.00  5000	nighest rainfall would be considered	Next event would be
	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature:  Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 10000 Phase I	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3 8 1000.00  Phase II	nighest rainfall would be considered	Next event would be
<ol> <li>4.</li> </ol>	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature:  Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)	Phase I  16-Aug to 30-Sep  No. of Consecutive days  70%  35.5 °C  3  8  1000.00  5000  Phase I  1-Dec to 31-Dec	Phase II  1-Oct to 31-Oct with High RH and High 70% 35.0 °C 3 8 1000.00 5000  Phase II  1-Jan to 31-Jan	nighest rainfall would be considered	Next event would be
	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature:  Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dov	Phase II  1-Oct to 31-Oct with High RH and High 70% 35.0 °C 3 8 8 1000.00 5000 Phase II  1-Jan to 31-Jan roward deviation of	nighest rainfall would be considered	Next event would be
	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature:  Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature	Phase II  1-Oct to 31-Oct with High RH and High 70% 35.0 °C 3 8 1000.00 5000 Phase II  1-Jan to 31-Jan mward deviation of from trigger	nighest rainfall would be considered	Next event would be
	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature: Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5	Phase II  1-Oct to 31-Oct with High RH and High 70% 35.0 °C 3 8 1000.00 5000  Phase II 1-Jan to 31-Jan roward deviation of room trigger  15.0	nighest rainfall would be considered	Next event would be
	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature:  Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3  8  1000.00  5000  Phase II  1-Jan to 31-Jan mard deviation of from trigger  15.0  100	nighest rainfall would be considered	Next event would be
	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature: Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(RS./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30	Phase II  1-Oct to 31-Oct with High RH and High 70% 35.0 °C 3 8 1000.00 5000 Phase II  1-Jan to 31-Jan mward deviation of from trigger 15.0 10 33 30 3 30 30 30 30 30 30 30 30 30 30	nighest rainfall would be considered	Next event would be
	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature: Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout ( Rs./ ° C):	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I 1-Dec to 31-Dec Commulative dally dov Minimum temperature 15.5 10 30 150.00	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3 8 1000.00  5000  Phase II  1-Jan to 31-Jan roward deviation of room trigger  15.0  10 30 150.00	nighest rainfall would be considered	Next event would be
	High F	ed only if there is a break (index RH along with High Temperature High RH:  High Temperature: Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(RS./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30	Phase II  1-Oct to 31-Oct with High RH and High 70% 35.0 °C 3 8 1000.00 5000 Phase II  1-Jan to 31-Jan mward deviation of from trigger 15.0 10 33 30 3 30 30 30 30 30 30 30 30 30 30	nighest rainfall would be considered	Next event would be
	High F	High RH: High Temperature  High RH: High Temperature: Nature Of cover: multiple Event  Low Minimum Temperature	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(RS./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00 3000	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3 8 1000.00  5000  Phase II  1-Jan to 31-Jan roward deviation of room trigger  15.0  10 30 150.00	nighest rainfall would be considered	Next event would be
	High F	High RH: High Temperature  High RH: High Temperature: Nature Of cover: multiple Event  Low Minimum Temperature	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(RS./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I 1-Dec to 31-Dec Commulative dally dov Minimum temperature 15.5 10 30 150.00	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3 8 1000.00  5000  Phase II  1-Jan to 31-Jan roward deviation of room trigger  15.0  10 30 150.00	nighest rainfall would be considered	Next event would be
	High F	High RH: High Temperature  High RH: High Temperature: Nature Of cover: multiple Event  Low Minimum Temperature	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT (Rs./Pest Cong. Day) MAXIMUM PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout (Rs./ °C): MAXIMUM PAYOUT (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00 3000	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3 8 1000.00  5000  Phase II  1-Jan to 31-Jan roward deviation of room trigger  15.0  10 30 150.00	nighest rainfall would be considered	Next event would be
	High F	High RH: High Temperature  High RH: High Temperature: Nature Of cover: multiple Event  Low Minimum Temperature	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(RS./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs.)  TOTAL PAYOUT (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00 3000  6000	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3 8 1000.00  5000  Phase II  1-Jan to 31-Jan roward deviation of room trigger  15.0  10 30 150.00	nighest rainfall would be considered	Next event would be
	High F	High RH: High Temperature  High RH: High Temperature: Nature Of cover: multiple Event  Low Minimum Temperature	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout (Rs./ °C): MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I  1-Dec to 31-Dec Commulative daily dov Minimum temperature 15.5 10 30 150.00 3000	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3 8 1000.00  5000  Phase II  1-Jan to 31-Jan roward deviation of room trigger  15.0  10 30 150.00	nighest rainfall would be considered	Next event would be
	High F	High RH: High Temperature  High RH: High Temperature: Nature Of cover: multiple Event  Low Minimum Temperature	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT (Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout ( Rs./ ° C): MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  TOTAL PAYOUT (Rs.)  TOTAL SUM INSURED (Rs.) GROSS PREMIUM (Rs.) STATE GOVT'S SHARE (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00 3000  60000  40000 3960	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3 8 1000.00  5000  Phase II  1-Jan to 31-Jan roward deviation of room trigger  15.0  10 30 150.00	nighest rainfall would be considered	Next event would be
	High F	High RH: High Temperature  High RH: High Temperature: Nature Of cover: multiple Event  Low Minimum Temperature	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(RS./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs./ °C): MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  TOTAL SUM INSURED (Rs.) GROSS PREMIUM (Rs.) STATE GOVT'S SHARE (Rs.) CENTRAL GOVT'S SHARE (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00 3000  40000 40000 3960 990	Phase II  1-Oct to 31-Oct with High RH and High  70%  35.0 °C  3 8 1000.00  5000  Phase II  1-Jan to 31-Jan roward deviation of room trigger  15.0  10 30 150.00	nighest rainfall would be considered	Next event would be
	High I	High RH: High Temperature  High RH: High Temperature: Nature Of cover: multiple Event  Low Minimum Temperature	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT (Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout ( Rs./ ° C): MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  TOTAL PAYOUT (Rs.)  TOTAL SUM INSURED (Rs.) GROSS PREMIUM (Rs.) STATE GOVT'S SHARE (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C  3 8 1000.00 5000  Phase I  1-Dec to 31-Dec Commulative daily dov Minimum temperature 15.5 10 30 150.00 3000  40000 3960 990	Phase II  1-Oct to 31-Oct with High RH and High 70% 35.0 °C 3 8 1000.00 5000 Phase II  1-Jan to 31-Jan mward deviation of from trigger 15.0 10 30 150.00 3000		Next event would be

#### Agriculture Insurance Company of India Limited WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011) TERM SHEET Annexure II. Contd.... State: AP District: Cuddapah Mandal: Pendlimarri, Vemula, Muddanur Crop: SWEET ORANGE Reference Weather Station: 1 DEFICIT RAINFALL PHASE - I PERIOD 10-Aug to TRIGGER I (<) mm TRIGGER II (<) mm EXIT RAINFALL VOLUME RATE I (Rs./ mm) RATE II (Rs./ mm) 225.00 Max. Payout (Rs.) 8000 TOTAL PAYOUT (Rs.) 8000 PERIOD RAINFALL DISTRIBUTION 10-Aug TRIGGER DAYS (>=) (Consecutive Dry Days) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 9000 Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout. PHASE - I PHASE - II 1-Apr 2 PERIOD 1-Jan Consecutive Two day's RF EXCESS RAINFALL (Multiple TRIGGER (>) mm mm mm 140 EXIT (mm) events) mm mm 140 mm Payout (Rs. / mm) Max. Payout 20.00 1500 2000 3500 TOTAL PAYOUT (Rs.) 7000 Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) . 3. High RH along with High Temperature Phase I Phase II PERIOD to 30-Sep 1-Oct 31-Oct to No. of Consecutive days with High RH and High Index High RH: Averagre RH for a day > High Temperature: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) Nature Of cover: 1000.00 1000.00 multiple Event MAXIMUM PAYOUT(Rs.) 5000 5000 TOTAL PAYOUT (Rs.) 10000 to 31-Dec 1-Jan to EVENT DEFINITION Commulative daily downward deviation of Minimum temperature from trigger Trigger Temperature <sup>0</sup>C Strike Low Minimum Temperature EXIT Payout ( Rs./ ° C): 150.00 150.00 MAXIMUM PAYOUT(Rs.) 3000 3000

TOTAL PAYOUT (Rs.)

TOTAL SUM INSURED (Rs.)

STATE GOVT'S SHARE (Rs.)

CENTRAL GOVT'S SHARE (Rs.) 990 FARMER'S PREM. SHARE (Rs.) 1980

GROSS PREMIUM (Rs.)

Note: Franchise of

6000

40000

3960

5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

990

# Agriculture Insurance Company of India Limited WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011) TERM SHEET

State: AP	Distric	t: Cuddapah	Mandal: <b>Lingla</b> ,	Annexure II. Contd Thondur, Pulivendla
Crop: SWEET ORANGE	Reference Weather Station	.1	Unit:	Hectare
orde. Over ordanor	Telefende Weather Station	: 1	Omt.	ricotaro
[				
DEFICIT RAINFALL		PHASE - I		
	PERIOD	10-Aug to 15-Sep		
	TRIGGER I (<)	80 mm		
	TRIGGER II (<)	30 mm		
1A. RAINFALL VOLUME	EXIT	0		
	RATE I (Rs./ mm)	25.00		
	RATE II (Rs./ mm) Max. Payout (Rs.)	225.00 8000		
	mux. 1 dyout (115.)	0000		
	TOTAL PAYOUT (Rs.)	8000		
	1			
1 B. RAINFALL DISTRIBUTION	PERIOD	10-Aug to	20-Sep	
(Consecutive Dry Days)	TRIGGER DAYS (>=) PAYOUT (Rs.)	3000 5000	9000	
<u> </u>	j. A1001 (No.)	0000  0000	0000	
	TOTAL PAYOUT (Rs.)	9000		
Note: Rainfall of less tha 2	.5 mm in a day shall not be conside			
	PERIOD	PHASE - I 1-Oct to 31-Dec	PHASE - II  1-Jan to 31-Ma	PHASE - III Ir 1-Apr to 31-May
	Consecutive Two day's RF	1-Oct to 31-Dec	1-Jaii to 31-Wa	11 1-Apr to S1-Way
EXCESS RAINFALL (Multiple	TRIGGER (>)	70 mm	30 mm	50 mm
events)	EXIT (mm)	170 mm	130 mm	150 mm
	Payout (Rs. / mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
	TOTAL DAVOLIT (Pc.)	7000		
	TOTAL PAYOUT (Rs.)	7000		
Note: In a continuous spell of m		•	wo consecutive days with	n highest rainfall would be considered. Next event wou
Note: In a continuous spell of m counted only if there is a break (i	ore than two days(with indexed RF or	•	wo consecutive days with	n highest rainfall would be considered. Next event wou
counted only if there is a break (i	ore than two days(with indexed RF or ndexed RF less than trigger) .	•	wo consecutive days with	n highest rainfall would be considered. Next event woເ
	ore than two days(with indexed RF or ndexed RF less than trigger) .	•	wo consecutive days with	n highest rainfall would be considered. Next event woເ
counted only if there is a break (i	ore than two days(with indexed RF or ndexed RF less than trigger) .	ver trigger) , the sum of t		n highest rainfall would be considered. Next event wou
counted only if there is a break (i	ore than two days(with indexed RF or ndexed RF less than trigger) .	•	wo consecutive days with	_
counted only if there is a break (i	ore than two days(with indexed RF or ndexed RF less than trigger) .	ver trigger) , the sum of t	Phase II  1-Oct to 31-Oc	_
counted only if there is a break (i High RH along with High Temper	ore than two days(with indexed RF or ndexed RF less than trigger) . ature	Phase I  16-Aug to 30-Sep No. of Consecutive days 70%	Phase II  1-Oct to 31-Oc with High RH and High 70%	_
counted only if there is a break (i  High RH along with High Temper  High High Tempera	PERIOD Index	Phase I  16-Aug to 30-Sep No. of Consecutive days	Phase II  1-Oct to 31-Oc with High RH and High	_
counted only if there is a break (i High RH along with High Temper	PERIOD   Index   Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER	Phase I  16-Aug to 30-Sep No. of Consecutive days 70%	Phase II  1-Oct to 31-Oc with High RH and High 70%	_
counted only if there is a break (i  High RH along with High Temper  High High Tempera	PERIOD Index  RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER  EXIT	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3	Phase II 1-Oct to 31-Oc with High RH and High 70% 35.0 °C 3 8	_
Counted only if there is a break (i High RH along with High Temper High High Tempera Nature Of cover:	PERIOD Index IRH: Averagre RH for a day > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00	Phase II  1-Oct to 31-Oc with High RH and High  70%  35.0 °C  3  8  1000.00	_
counted only if there is a break (i  High RH along with High Temper  High High Tempera	PERIOD Index  RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER  EXIT	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3	Phase II 1-Oct to 31-Oc with High RH and High 70% 35.0 °C 3 8	_
Counted only if there is a break (i High RH along with High Temper High High Tempera Nature Of cover:	PERIOD Index IRH: Averagre RH for a day > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00	Phase II  1-Oct to 31-Oc with High RH and High  70%  35.0 °C  3  8  1000.00	_
Counted only if there is a break (i High RH along with High Temper High High Tempera Nature Of cover:	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 10000	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C 3 8 1000.00 5000	_
Counted only if there is a break (i High RH along with High Temper High High Tempera Nature Of cover:	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 10000  Phase I	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C 3 8 1000.00 5000	
Counted only if there is a break (i High RH along with High Temper High High Tempera Nature Of cover:	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(RS./Pest Cong. Day) MAXIMUM PAYOUT (Rs.)  PERIOD  PERIOD  PERIOD	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I  1-Dec to 31-Dec	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C 3 8 1000.00 5000  Phase II  1-Jan to 31-Jai	
Counted only if there is a break (i High RH along with High Temper High High Tempera Nature Of cover:	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commutative daily dov	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C 3 8 1000.00 5000  Phase II 1-Jan to 31-Jan rnward deviation of	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index In RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature	Phase II  1-Oct to 31-Oct with High RH and High 70% 35.0 °C 3  8 1000.00 5000 Phase II  1-Jan to 31-Jan manuard deviation of from trigger	
Counted only if there is a break (i High RH along with High Temper High High Tempera Nature Of cover:	PERIOD Index In RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commutative daily dov	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C 3 8 1000.00 5000  Phase II 1-Jan to 31-Jan rnward deviation of	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I 1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C 3  8 1000.00 5000 Phase II  1-Jan to 31-Jan roward deviation of from trigger 15.0 10 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 30 31 30 30 30 30 30 30 30 30 30 30 30 30 30	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs./) °C):	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C  3 8 1000.00 5000  Phase II 1-Jan to 31-Jai riward deviation of rom trigger  15.0 10 30 150.00	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I 1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C 3  8 1000.00 5000 Phase II  1-Jan to 31-Jan roward deviation of from trigger 15.0 10 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 31 30 30 31 30 30 30 30 30 30 30 30 30 30 30 30 30	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout (Rs.) °C): MAXIMUM PAYOUT(Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I 1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00 3000	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C  3 8 1000.00 5000  Phase II 1-Jan to 31-Jai riward deviation of rom trigger  15.0 10 30 150.00	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs./) °C):	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00 5000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C  3 8 1000.00 5000  Phase II 1-Jan to 31-Jai riward deviation of rom trigger  15.0 10 30 150.00	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs./) °C): MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I 1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00 3000	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C  3 8 1000.00 5000  Phase II 1-Jan to 31-Jai riward deviation of rom trigger  15.0 10 30 150.00	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout (Rs.) °C): MAXIMUM PAYOUT(Rs.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00 3000	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C  3 8 1000.00 5000  Phase II 1-Jan to 31-Jai riward deviation of rom trigger  15.0 10 30 150.00	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(RS./Pest Cong. Day) MAXIMUM PAYOUT(RS.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs./) **C): MAXIMUM PAYOUT(RS.)  TOTAL PAYOUT (RS.)  TOTAL PAYOUT (RS.)  TOTAL SUM INSURED (RS.)  TOTAL SUM INSURED (RS.)  STATE GOVT'S SHARE (RS.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  10000  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 300 40000 40000 3960	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C  3 8 1000.00 5000  Phase II 1-Jan to 31-Jai riward deviation of rom trigger  15.0 10 30 150.00	
Counted only if there is a break (i High RH along with High Temper.  High Tempera Nature Of cover:  multiple Event	PERIOD Index Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)  PERIOD EVENT DEFINITION  Trigger Temperature °C Strike EXIT Payout ( Rs./ ° C): MAXIMUM PAYOUT(Rs.)  TOTAL PAYOUT (Rs.)  TOTAL PAYOUT (Rs.)  TOTAL STRING TEMPERATURE ( RS.)  GROSS PREMIUM (Rs.)  STATE GOVT'S SHARE (RS.) CENTRAL GOVT'S SHARE (RS.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  Phase I  1-Dec to 31-Dec Commulative daily dow Minimum temperature 15.5 10 30 150.00 3000  40000 40000 3960 990	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C  3 8 1000.00 5000  Phase II 1-Jan to 31-Jai riward deviation of rom trigger  15.0 10 30 150.00	
Counted only if there is a break (i High RH along with High Temper.  High High Tempera Nature Of cover:  multiple Event  Low Minimum Temperate	PERIOD Index I RH: Averagre RH for a day > ture: and Max temp (in °C) > TRIGGER EXIT PAYOUT(RS./Pest Cong. Day) MAXIMUM PAYOUT(RS.)  PERIOD EVENT DEFINITION Trigger Temperature °C Strike EXIT Payout (Rs./) **C): MAXIMUM PAYOUT(RS.)  TOTAL PAYOUT (RS.)  TOTAL PAYOUT (RS.)  TOTAL SUM INSURED (RS.)  TOTAL SUM INSURED (RS.)  STATE GOVT'S SHARE (RS.)	Phase I  16-Aug to 30-Sep No. of Consecutive days 70% 35.5 °C 3 8 1000.00  Phase I  1-Dec to 31-Dec Commulative daily dov Minimum temperature 15.5 10 30 150.00 3000  6000  40000 3960 990	Phase II  1-Oct to 31-Oc with High RH and High 70% 35.0 °C 38 8 1000.00 5000   Phase II  1-Jan to 31-Jan ward deviation of from trigger 15.0 10 30 150.00 3000	

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD., REGIONAL OFFICE, HYDERABAD Annexure III

Pilot	WBCIS for <b>Sweet Orange</b> in Nalgonda	District, 2011	List of RUA - RWS - BWS
S.N o	Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Anumula	Anumula	Peddavoora
2	Chandur	Chandur	Munugodu
3	Chinthapally	Chinthapally	Nampally
4	Chityala	Chityala	Ramannapeta
5	Chowtuppal	Chowtuppal	Narayanapur
6	Devarakonda	Devarakonda	Nampally
7	Gurrampodu	Gurrampodu	Kanagal
8	Kanagal	Kanagal	Nalgonda
9	Kattangur	Kattangur	Saligowraram
10	Kethapally	Kethapally	Nakerakal
11	Marriguda	Marriguda	Chandur
12	Munugodu	Munugodu	Chandur
13	Nakerakal	Nakerakal	Kattangur
14	Nalgonda	Nalgonda	Thipparthy
15	Nampally	Nampally	Marriguda
16	Narayanapur	Narayanapur	Munugodu
17	Narkatpally	Narkatpally	Kattangur
18	Nidamanoor	Nidamanoor	Tripuraram
19	Pedda Adiserlapalle	Pedda Adiserlapalle	Devarakonda
20	Peddavoora	Peddavoora	Pedda Adiserlapalle
21	Ramannapeta	Ramannapeta	Voligonda
22	Saligowraram	Saligowraram	Nakerakal
23	Thipparthy	Thipparthy	Vemulapally
24	Tripuraram	Tripuraram	Vemulapally
25	Vemulapally	Vemulapally	Kethapally
26	Voligonda	Voligonda	Chowtuppal

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

## Agriculture Insurance Company of India Ltd., Regional Office, Hyderabad

**Annexure IV** 

Pilot WBCIS for **Sweet Orange** in Kadapa District. 2011

List of RUA - RWS - BWS

	WE GIO IOI ONOCE Grange III Radape		
S.S	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
5	Chakarayapet	Chakarayapet	Vempalli
12	Jammalamadugu	Jammalamadugu	Yerraguntla
10	Kamalapuram	Kamalapuram	Pendlimarri
15	Kondapuram	Kondapuram	Mylavaram
4	Lingala	Lingala	Simhadripuram
13	Muddanur	Muddanur	Jammalamadugu
11	Mylavaram	Mylavaram	Jammalamadugu
8	Pendlimarri	Pendlimarri	Vempalli
3	Pulivendula	Pulivendula	Vemula
1	Simhadripuram	Simhadripuram	Thondur
2	Thondur	Thondur	Muddanur
9	V.N.Palli	V.N.Palli	Pendlimarri
7	Vempalli	Vempalli	V.N.Palli
6	Vemula	Vemula	Thondur
14	Yerraguntla	Yerraguntla	Kamalapuram

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

FORM: WBCIS-PF-01

Annexure V

## AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

### WEATHER BASED CROP INSURANCE SCHEME

('Micro Insurance Product')

		Insurance 1	Proposal Form			
State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

## 1. Details of Cultivator: Name: Name of Father/Husband: Address Bank Name: for Communication, Account No.: with contact Phone No. Bank Branch & Address 2. Details of Cropped Area proposed for Insurance: Reference Unit Area Land Identification Extent in Nature of ownership (RUA) Village Number Hectares (Owner/ Tenant/Share Cropper) (Survey / Khasra Nos.) I hereby declare that the provisions of the Weather Based Crop Insurance Scheme & the Product structure therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other Weather Based Crop Insurance Scheme or any Crop

Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:			Signature of C	Cultivator / Proposer
	(F	For use by the Bank	/ PACS / Insurance Int	ermediary)
	Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer's Share) ( Rs.)

**Prohibitions of Rebates**: Section 41 of the Insurance Act provides as follows:

- 1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

FORM: WBCIS-PF-01

## AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

**Annexure V Contd.....** 

#### **GUIDELINES FOR COMPLETION OF THE FORM**

- 1. Separate proposal forms to be submitted for each crop.
- 2. Please complete the Proposal Form in all respects.
- 3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
- 4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
- 5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

**NOTE:** The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

## FORM: WBCIS-LC-2 Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:	TO:

						Annexure V
	(Address of Nodal B Number)	ank with Conta	act	(Address of Agriculture Insur Limited (AIC))	rance Company of	India
cultivator of our No 2. It is c i) A th m ii) A	r the provisions of swith respect to the dal Bank for the Sertified on behalf of all eligible Loan Apperentioned in the 'Scall guidelines with the Government and (AIC) which are	ne Loanee Apeason f this office applicants / Kisble crops for hedule' below regard to covor India / St	pplicants / Kias and the bank becan Credit Case respective s w are included rerage under ate Governm	san Credit Card per the schedule branches/PACSs rd Holders who eason intended d, and Weather Based ent / Agricultur	Holders under below. under our juris have sanctione to be grown do	the jurisdiction diction, that d credit limit for uring the season e Scheme issued
Dated at _			this	day of		
	the Nodal Bank's ed Signatory: on:		SCH	Of <b>Aut</b> EDULE	Signature an horized Nodal	
Declaration	No. allotted by Bank:			NODAL BANK	CODE:	
State:	Season:		Year:	(		
istrict:		Reference Un (as per Notifi	nit Area: ication)		R W Statio	on:tification)
Sum Insu	red per Hectare for Noti	ified Crop:			able Net Premium R ter adjusting Subsi	
Cate	egory of Cultivators	No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
ТОТ	<b>AL</b>					
D / Cheq	ue No:	_ DD / Cheq	ue Date:	DD /	Cheque Amount	:
- CERTIF	TCATE NUMBER		AGRICULTURE I	NSURANCE COMPA	NY OF INDIA LTD.	(AIC)
RECEII	PT NO.	$\top$	$\Box$	ATE RECEIVI	E <b>D</b>	

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

### **Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)**

- 1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

## 9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated.
- (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

## **Weather Based Crop Insurance Scheme (WBCIS)**

FORM: WBCIS-NLC-3 **Declaration Form (NON-LOANEE)** 

**Annexure VII** 

FRO	M:		TO:		
(Address of Noda Number)	al Bank with Conta	nct	(Address of Agriculture Insura Limited (AIC))	ance Company of I	ndia
1. Under the provisions declare the aggregate Sur of our Nodal Bank who s cut-off date, as per the scl 2. It is certified on behal i) All the eligible In under Weather Ba ii) All guidelines w (WBCIS) issued Company of India	n Insured with ubmitted the insuredule below. If of this office assurance Proposed Crop Insuration ith regard to by the Govern	respect to the surance propose and the bank by sals submitted unce Scheme (Vacoverage und ment of India	Non Loanee Cusals for the Seas ranches/PACSs for coverage b WBCIS) are includer Weather Ba / State Govern	under our jurisd y the Non Load luded in the Dec ased Crop Insument / Agricu	the jurisdiction within the liction, that nee Cultivators claration, and urance Scheme
Dated at		this	day of		
Name of the Nodal Bank' Authorized Signatory: Designation:	S	<u>SC</u> HF	_	ture and Seal thorized Nodal I	Bank Official
Declaration No. allotted by Ban	k:		NODAL BANK	CODE:	
State: Seas		Year:	Crop:		
District:		nit Area:			
Sum Insured for insured Crop p	er Hectare:			able Net Premium Rate: After adjusting Subsidy)	
Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1 Small/Marginal Cultivators					
2 Other Cultivators					
TOTAL					
DD / Cheque No:	DD / Cheq	ue Date:	<b>DD</b> /	Cheque Amount:	
ТО В	E COMPLETED BY	AGRICULTURE IN	NSURANCE COMPA	NY OF INDIA LTD. (A	AIC)
CERTIFICATE NUMB	ER				
RECEIPT NO.		DA.	ATE RECEIVE	ZD	

NOTE: 1) All code boxes shall be filled up by AIC; 2) Guidelines for filling up Declarations are given overleaf.

## Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

Annexure VII. Contd....

- 1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

## 9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated.
- (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Desert Cron Inc	umanaa Sahan	na Daalawatia	n Form (NON I	FORM: MM	<del>-</del>	
Weather Based Crop Ins	urance Schen	<u>ne - Deciaratio</u>	n Form (NON-L	OANEE) - Insu	Annexure VIII	
FROM	•		TO:			
(Address of Insura Contact Number)	nce Intermediary	with	Limited (AIC), 8 <sup>th</sup>	nnce Company of In <sup>1</sup> Floor, United Indi DERABAD – 500	a Towers,	
<ol> <li>Under the provisions of the aggregate Sum Insur Proposals for the Seaso and details given in annet.</li> <li>It is certified on behalf of the All the eligible Insunder WBCIS are in the All guidelines with Company of India I</li> </ol>	ed with respect  n exed Listing Sl f this insurance urance Propose ncluded in this h regard to	et to the Non L within the heet: ee intermediary sals submitted be Declaration, coverage under	oanee Cultivatore cut-off date, and the coverage beand the coverage beand the coverage bears.	rs who submitte s per the schedu y the Non Loan ned by Agricul	d the Insurance le given below nee Cultivators ture Insurance	
Dated at		this	day of			
Authorized Signatory : Designation :		SCHF	Signature an of Authorise of the Insura		y	
Declaration No. allotted by Insura	ınce Intermediary		II's CO	DE ·		
State: Season District: Sum Insured for insured Crop p	Reference Un (as per Notifi	nit Area:ication)	(as		W Station:er Notification)	
Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)	
1 Small/Marginal Cultivators						
2 Other Cultivators						
TOTAL						

NOTE: 1) All code boxes shall be filled up by AIC;

CERTIFICATE NUMBER

RECEIPT NO.

2) Consolidated Declaration is accompanied by the individual proposals;

DD / Cheque No:\_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount:\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) ------

DATE RECEIVED

3) Guidelines for filling up Declarations are given overleaf.

#### Guidelines

## For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

- 1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
- 3. All code particulars (boxes) shall be filled up by AIC.
- 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
- 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within 72 hours from the receipt of the Insurance Proposals under WBCIS.
- 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
- 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
- 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

### 9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined 'Sum Insured per hectare' applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated.



Regional office, 8<sup>Th</sup> Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029

Telefax: 23242363 Phone: 23242594, 23240235

#### WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS 2011 – Sweet Orange

- Weather Based Crop Insurance Scheme is being implemented for Sweet Orange plantations in Nalgonda, and Kadapa districts during the year 2011. The operational modalities, mode of coverage and reporting by the banks differ from that of NAIS. However this scheme will be in operation exclusively for Sweet Orange orchards in the above two districts and for the remaining crops, the coverage is available under NAIS as in the previous crop season.
- 2. The Loanee farmers in respect of Sweet Orange crop would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per the guidelines of Govt. of India whereas it is voluntary for Non-loanee farmers.
- 3. Non-loanee farmers interested in the pilot WBCIS for Sweet Orange crop in the above mentioned districts can insure their crop through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
- 4. The sum insured is pre-defined & fixed per hectare/acre. In the declaration, the extent of area to be reported shall have to be in hectares only.

#### 5. The criteria for covering Loanee Farmers:

- a) All those farmers eligible for availing loans for Kharif season i.e., up to 31<sup>st</sup> August, 2011 and who have loan sanction on the basis of farmer's loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. Besides this category, the farmers who obtain sanctions/disbursements afresh prior to the stipulated date can also be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan as per the scheme provisions. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
- b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., (Rs. 16,000/- per acre) Rs.40,000/- per Hectare in respect of Nalgonda and Kadapa districts. The area under cultivation for Sweet Orange crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per hectare will be the Actual Sum Insured to be treated for payment of premium.

#### Illustration:

For ready reference, an illustration is given hereunder to work out the Sum Insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS.

#### Example:

If a farmer owns and cultivates 1hec (2.5 acres) Sweet Orange Crop in Nalgonda or **Kadapa district**, the coverage shall be based on the sanction of Crop production loan.

1hec\* Rs.40,000 (predefined sum insured) = Rs.40,000.00 Premium Rate: 4.95% So Premium to be remitted=40,000 \*4.95%= Rs.1,980/-Premium to be remitted per acre= Rs.792/-

- Same procedure can be followed in case of both categories of S/M and Other farmers as the subsidy for which they are entitled is uniform under WBCIS.
- c) Declarations have to be submitted Mandal wise (Reference unit area wise) for Sweet Orange crop under WBCIS and for remaining crops (other than those being notified under WBCIS), coverage is available under NAIS and declarations have to be submitted by the banks as in previous seasons.
- 6. In case of Non-loanee farmers, the farmers shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared area multiplied by sum insured per hectare.
- 7. Copies of the 'Proposal Form', 'Loanee Declaration Format', 'Non-loanee Declaration Format' and 'Non-loanee Declaration Format for Insurance Intermediary' are appended in this notification. The List of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of net premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case any clarification is required.
- 8. Branches have to report to Nodal point and Nodal banks have to submit the consolidated Mandal wise declarations along with the premium DD to AIC by 30<sup>th</sup> of September, 2011. DD has to be drawn in favor of "AIC of India" payable at Hyderabad vide A/c no **008010200023922**.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR SWEET ORANGE - LIST OF CULTIVATORS

Annexure X
Annexure X

ű	Crop:		Name of the Bank & Branch:	ank & Br	anch:				7	<b>LOANEE FARMERS</b>	<b>ARMERS</b>
			Status of the				Category of		Premium	Farmer's Bank Account Details	Account Details
			Farmer -				Farmer -		Contribution		Bank &
Ol	Nam		Owner/Tenent	Survey	Extent of area	Location/ Address	S & M/		Farmer's Share	Farmer's Bank Branch	Branch
1.2	Father's Name	Address	Farmer	no.	under the crop	under the crop of Agricultural Land	Others	Sum Insured Rs./-	Rs./-	Account No.	Address
1											
2											
3											
4											
5											
9											
7											
8											
						Authorised Signatory.	orv.				

**Authorised Signatory:** 

Place:

Date:

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR SWEET ORANGE - LIST OF CULTIVATORS
List to be enclosed with the relevant declaration form along with DD
Annexure XI

č	Crop:		Name of the Bank & Branch:	ank & Br	anch:				NON I	<b>NON LOANEE FARMERS</b>	<b>ARMERS</b>
			Status of the				Category of		Premium	Farmer's Bank Account Details	Account Details
			Farmer -				Farmer -		Contribution		Bank &
ol	Nam		Owner/Tenent	Survey	Extent of area	Location/ Address	S & M/		are	Farmer's Bank Branch	Branch
1.2	Father's Name	Address	Farmer	no.	under the crop	of Agricultural Land	Others	Sum Insured Rs./-	Rs./-	Account No.	Address
1											
2											
3											
4											
5											
9											
7											
8											
						Authoricad Cigaston.					

**Authorised Signatory:** 

Place:

Date: